

Eventos Relevantes



FECHA: 13/11/2014

BOLSA MEXICANA DE VALORES, S.A.B. DE C.V., INFORMA:

CLAVE DE COTIZACIÓN	CREAL
RAZÓN SOCIAL	CREDITO REAL, S.A.B. DE C.V., SOFOM, E.N.R.
LUGAR	México, D.F.

ASUNTO

CREDITO REAL INVESTOR DAY 2014

EVENTO RELEVANTE

Mexico City, November 13th, 2014. Crédito Real, S.A.B de C.V., SOFOM, E.R. announces that today it hosted its "Credito Real Day", disclosing Management's perspective on the business and the proposed strategy to achieve sustainable growth in the following years. Highlights discussed during Crédito Real Day include:

- Credito Real ratifies its focus on the low- and middle-income segments of the population, through a diversified business platform; maintaining the asset quality of its assets.
 - The expansion plan seeks to grow the current loan portfolio and have a stronger presence of credit products within the portfolio, estimating that in 2019 the Ps. 27,900 million loan portfolio will have the following composition: Payroll will represent 54% of the loan portfolio, Small Business 18%, Durable Goods 9%, Group loans 7%, and Used Cars 12%.
 - The expansion plan considers an annual growth rate between 15% to 20% in the next 5 years, with an NPL of 2% to 3%, and an estimated ROE of 25% to 30%. This expansion may be executed through a larger distribution network establishing strategic alliances or partnerships, and by diversifying the loan portfolio into multiple products and markets.
 - Credito Real announced its payroll business strategy in terms of growth in new sectors and further consolidation opportunities; in that sense, it detailed the impact of consolidating Kondinero in Credito Real's financials as well as providing a scenario with the consolidation of the three main payroll distributors.
 - Used car business growth fostered by the expansion of Drive & Cash expected to operate with 125 branches in Mexico; and by serving the Hispanic market in the south of the USA.
 - Credito Real also provided further information about the group loans strategy which outlines a more efficient operating model to reach a larger market share.
 - Credito Real also provided a guidance to estimate non-performing loans and cost of risk, considering the changes in the loan portfolio composition and ratifying the asset quality.
 - Credito Real released average yield guidance per product. Confirming an average ROA of 6%-8% and ROE of 25% to 30%.
- "Credito Real Day Presentation 2014" is available at Crédito Real's website www.creal.mx

About Credito Real

Credito Real is a leading financial institution in Mexico with a focus on consumer lending with a diversified business platform including: personal payroll loans, loans to finance the purchase of durable goods, small and medium business loans, group loans, and used-car loans. We offer products to the low- and middle-income segments of the population, which historically have been underserved by other financial institutions. The shares of Crédito Real are listed in the Mexican Stock Exchange with the ticker "CREAL*" (Bloomberg: "CREAL*:MM").

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